



Washington
Homeownership
Resource Center
CELEBRATING 30 YEARS



WHRC 2025 Annual Impact Report

A nonprofit dedicated to increasing and preserving homeownership in Washington state by serving as a hub for education, resources, and partnerships.

2025 ANNUAL IMPACT REPORT

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LETTER FROM OUR EXECUTIVE DIRECTOR

2025 began tumultuously for nonprofits nationwide, and the Washington Homeownership Resource Center was no exception. Early in the year, a federal funding freeze jeopardized a critical grant we relied on, while escalating attacks on diversity, equity, and inclusion raised urgent questions for organizations like ours, rooted in equity and led by a diverse staff and board.

Rather than retreat, WHRC leaned more fully into our mission: increasing and preserving homeownership, especially for communities historically excluded from its benefits. We deepened our leadership in the Black Home Initiative through policy advocacy, statewide outreach, partner convenings, and direct support to homebuyers, reaffirming that equity-centered solutions are essential to a healthy homeownership ecosystem.

The year brought real challenges as well as meaningful victories. Working alongside housing counseling and legal aid partners, we successfully advocated for SB 5686, creating sustainable funding for foreclosure prevention services statewide and expanding protections for homeowners facing HOA foreclosure. We also received funding to expand outreach for the Covenant Homeownership Program, and together with our network helping more than 1,000 first-time homebuyers of color achieve homeownership by year's end.

2025 also marked a leadership transition, as I stepped into the Executive Director role permanently. I am deeply grateful for the trust of our staff, board, and partners during this period of change. Our Information and Referral Team, the operators of Washington's official foreclosure prevention and homeownership hotline, served more than 14,000 households and received statewide recognition for their extraordinary work. With more stable outreach funding, we also expanded our visibility through new media, partnerships, and community engagement efforts.

All of this unfolded amid budget cuts, rising costs, natural disasters, and growing fear and uncertainty for many in our communities. Still, WHRC remained here, supporting homebuyers and homeowners through moments of crisis and transition. One of the year's most meaningful moments came when a WHRC staff member achieved homeownership herself, using the same resources she shares with callers every day! What a powerful reminder that this work changes lives.

As we look ahead, I am confident in this team and this mission. Together, we will continue building pathways to stable, sustainable homeownership for households across Washington State.



WHRC Executive Director
Elizabeth Perez



I had the pleasure of talking to the Washington State Homeownership Resource Center today. They were kind, easy to talk to, very clear in their response to my questions and made me feel seen! WHRC really worked hard to help me and I am really grateful.

– WHRC Hotline Caller, Maple Valley, WA

OUR MISSION & VISION

Mission:

To increase and preserve homeownership in Washington state by serving as a hub for education, resources, and partnerships.

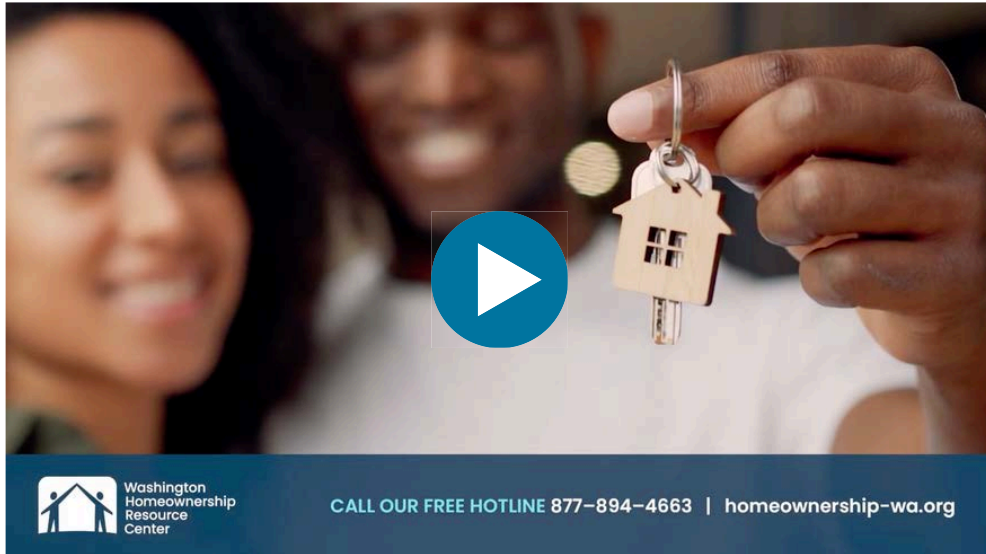
Vision

Washingtonians experience the stability, opportunity, and generational wealth that homeownership can provide.



WHO WE ARE

Watch in English



Ver en Español



“

I spoke with WHRC regarding legal help for my home, explaining my hardships while battling some health issues. They were so kind and helpful, putting my worries at ease with warm words and much needed advice. I wanted to take time to express my gratitude for the support and kindness and also thanking them for hiring a great team that knows how to work with people such as myself.

– WHRC Hotline Caller, Vancouver, WA

OUR APPROACH

As a 501(c)(3) nonprofit operating Washington's official homeownership hotline since 1995, WHRC provides personalized, unbiased guidance to homebuyers and homeowners in crisis.

We maintain a vetted network of hundreds of referral partners covering every facet of homeownership, offering objective, trusted guidance with no kickbacks or conflicts of interest. Our referral partners, which include HUD-certified counselors, provide clear information that is available in over 200 languages.

Our team reflects and understands Washington's diverse communities—rural, urban, and suburban—and we convene and coordinate partners statewide to create a seamless web of homeownership services.

“

I wanted to email you and thank you for the excellent service I received from your employee. Throughout our talk, she was professional and warm. Also, she took extra time to make me feel comfortable. I truly appreciated her sense of humor as she helped route me to someone that could answer my questions. In a world that seems to have forgotten how to hold a conversation without emojis and acronyms, she is a real asset to your company and deserves praise and a raise!

– WHRC Hotline Caller, Benton, WA

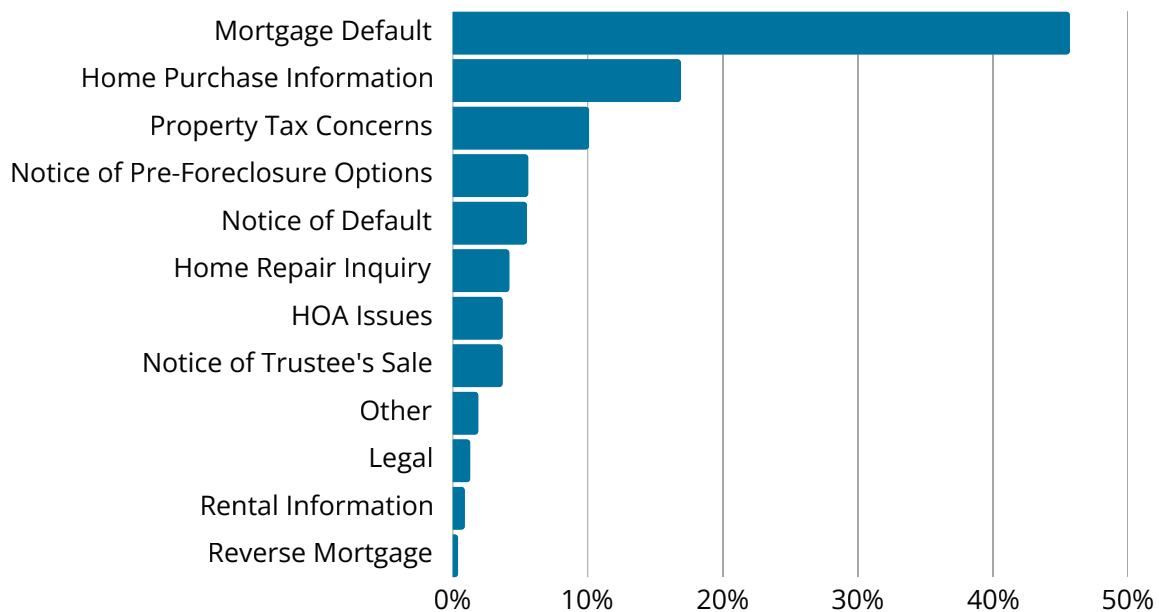


YEAR OF HOTLINE SUPPORT ACROSS THE STATE

18,295 *Total Calls*



Top Reasons for Calls



Top 10 Cities Served

1. Seattle
2. Tacoma
3. Vancouver
4. Spokane
5. Puyallup
6. Auburn
7. Kent
8. Federal Way
9. Renton
10. Olympia

Top 10 Counties Served

1. King
2. Pierce
3. Snohomish
4. Clark
5. Spokane
6. Thurston
7. Yakima
8. Kitsap
9. Benton
10. Cowlitz

Most-Requested Languages

1. Spanish
2. Chinese (Mandarin)
3. Russian
4. Amharic
5. Korean
6. Chinese (Cantonese)
7. Ukrainian
8. Mongolian
9. Farsi
10. Vietnamese



PROGRAMS OVERVIEW



Through education, collaboration, and rapid response, we ensured households across Washington had the tools and information they needed to move forward with confidence.

HOMEOWNER SUPPORT

Government Shutdown Resource Page

- Launched a rapid-response webpage developed during the federal government shutdown, created in collaboration with partner organizations to connect households to critical, time-sensitive resources.

Natural Disaster Resource Page

- Published guidance and tools webpage to help homeowners prepare for and respond to natural disasters, strengthening resilience before and after crisis.

Manufactured & Mobile Homeownership Page

- Created a dedicated resource page highlighting supports for manufactured housing communities and residents, including FAQs addressing common questions and concerns.

HOMEBUYER SUPPORT

Pathways to Homeownership

- Launched virtual and in-person homebuyer information sessions delivered in collaboration with community-based organizations and trusted partners across the state.

Spanish Resource Page

- Created dedicated Spanish-language resource hub expanding equitable access to trusted homebuyer and homeowner information.

Homebuyer Journey Map

- Published a free downloadable, step-by-step guide helping future buyers understand the full path to purchasing a home.

LEGISLATIVE ADVOCACY

In 2025, WHRC strengthened its role as a statewide leader in affordable homeownership advocacy, working in close partnership with our homeownership and foreclosure prevention networks to support key legislation that both protects and expands homeownership opportunities across Washington.

Most notably, we advocated in strong support of SB 5686, which strengthens Washington's Foreclosure Fairness Act by expanding the Foreclosure Fairness Program to include homeowners facing foreclosure initiated by HOAs and condominium associations. This is an increasingly common and often devastating pathway to home loss. The bill also establishes a more stable, long-term funding source to ensure continued access to housing counseling, mediation, and legal assistance for homeowners at risk. This legislation reinforces critical consumer protections and helps keep more Washington families safely housed.

WHRC also worked closely with the Black Home Initiative and our broader affordable homeownership coalition to support passage of SSHB 1696, the 2025 trailer bill to strengthen the Covenant Homeownership Act. The bill refines program implementation, clarifies eligibility, and expands access for income-eligible households who were historically excluded from homeownership due to racially discriminatory housing policies. With key updates taking effect in July 2025, more low- and moderate-income first-time buyers can access down payment assistance and achieve stable, affordable homeownership.

While these two bills represented our most active legislative priorities in 2025, WHRC also supported several additional measures aimed at increasing homeownership supply and improving affordability statewide. We are proud to work in coalition with partners across Washington to advance policies that increase and preserve homeownership, address historic inequities, and offer pathways toward stability for current and future homeowners.



EXPANDING PARTNERSHIPS & STATEWIDE REACH

Referral Partner Information Sessions

To expand our network and strengthen collaboration across Washington, WHRC hosted Referral Partner information sessions designed to introduce organizations to the value of partnership.

These sessions highlighted benefits such as centralized client intake, warm referrals, and opportunities for collaboration and professional development. The sessions helped connect mission-aligned organizations with WHRC's work and resulted in the onboarding of new Referral Partners across the state.



35

Total Referral Partner Info Sessions



83

Attendees



Partnership Growth by the Numbers (2025)

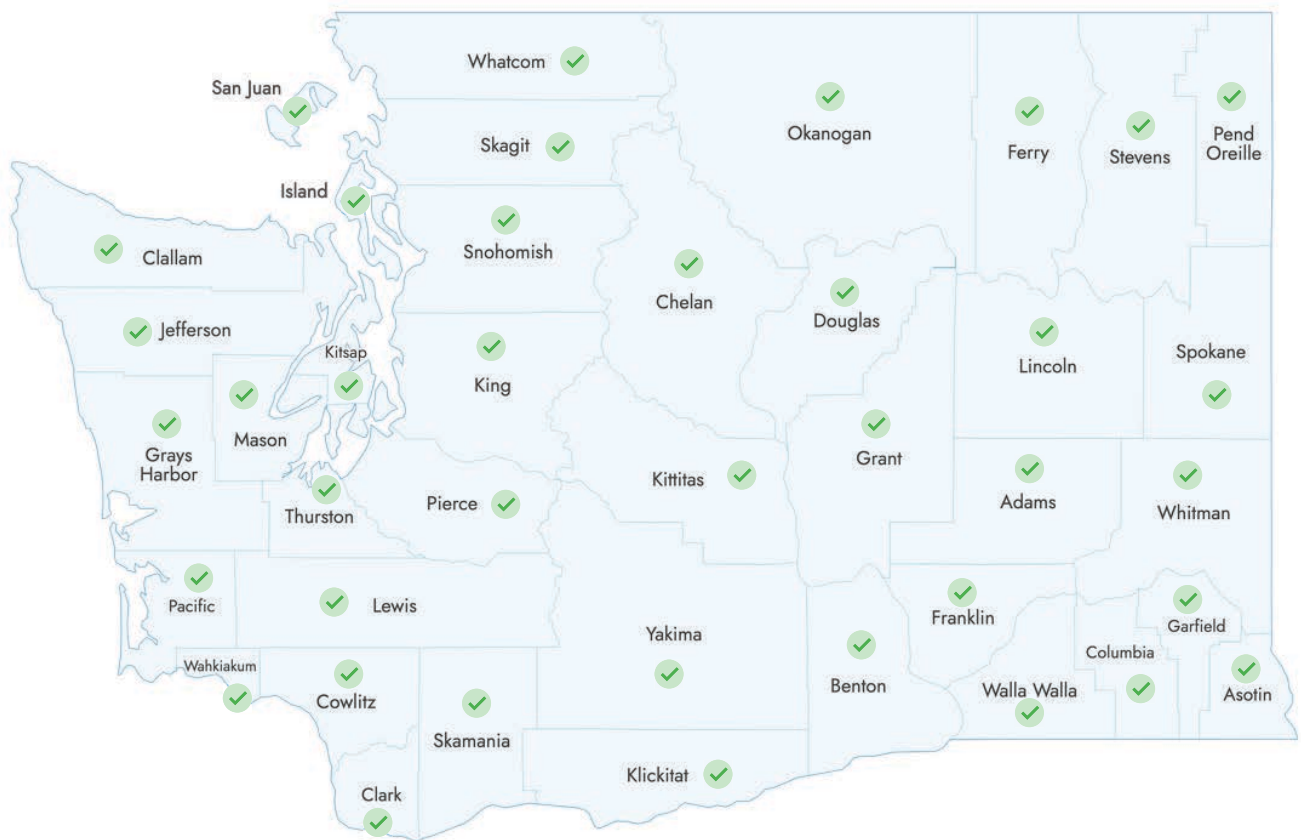


“

Thank you very much for your detailed response and for providing the list of resources and referrals. Appreciate you taking the time to explain the available options and next steps. I will begin contacting the agencies you listed to determine which one may be the best fit for my situation. Thank you again for your support and guidance.

- Ellahe, Vancouver, WA

Connecting with Community-Based Organizations



Total number of counties reached: All 39 counties

SHARED LEARNING, SHARED IMPACT

Homeownership Services with a Racial Justice Lens (HSRJL Training)

In partnership with the Underwriting for Racial Justice (URJ) group at the Beneficial State Foundation, WHRC delivers a live, online professional learning experience focused on how homeownership disparities continue to drive the racial wealth gap, and how our network can work together to identify and correct racist policies and practices that persist today.

This interactive session explores the historical systems and policies that have limited wealth-building opportunities for communities of color, while challenging participants to reflect on their own role in advancing meaningful change. Together, we examine how institutions, partners, and advocates can shift practices, adopt equity-centered approaches, and expand access to homeownership for families across Washington.

Through shared learning and honest dialogue, this training equips partners to turn awareness into action.



10

Total Trainings



130

Attendees

Homeownership Services with a Racial Justice Lens (HSRJL) Training Feedback

“

“I've attended many classes on bias and this was by far the best! I don't think I've ever heard even half of what was shared the first day; it seems most of the time it's just the graphs showing incomes, homeownership, etc. by race. This class taught the "how" & "why" we got here. Very eye opening!”

- Anonymous, HSRJL Attendee

“

“I really enjoyed the whole course, but I liked the history portion the best. So much that I did not know, and the details were eye opening for me. Looking forward to reviewing the slides so I can share this with others. - It all flowed together nicely, and it was interactive which made it fun and lively.”

- Anonymous, HSRJL Attendee

“

“Such a great reminder of how minorities, especially Black and Hispanic folks, have been continually held back from homeownership opportunities and the chance to build intergenerational wealth. It was great to connect with others in the lending/housing community to find ways to change that.”

- Anonymous, HSRJL Attendee



WHAT WE'RE HEARING FROM HSRJL ATTENDEES

“

This is my favorite online course I've ever taken. The instructors were thoughtful and knowledgeable, and the discussions about the topic with other participants were actually really thoughtful and engaging. I would take more classes like this will be recommending it to everyone I know.

- Kate, HSRJL Attendee



COLLABORATE, SHARE, GROW: SLACK IN ACTION

To deepen collaboration, we launched our free Affordable Homeownership Network on Slack to help community members and homeownership advocates connect, share resources, and collaborate in real time.



IN JUST A FEW MONTHS, THE
COMMUNITY GREW TO

91

MEMBERS
(AND COUNTING)

*Join our
growing
network!*



Scan the QR code to sign up today
and connect with your peers
statewide.

2025 FRIEND OF HOUSING Unsung Hero Award

At the annual Housing Washington Conference WHRC's Information & Referral Specialist team received the Friend of Housing Unsung Hero Award, recognizing their behind-the-scenes dedication through our homeownership hotline.

This honor highlights their daily commitment to helping Washington households navigate challenges and connect to trusted support on their path to stability and homeownership.



“

We are more than a resource bank; we are a lifeline for people in their most vulnerable moments.

— Susanna, WHRC Information & Referral Specialist

With Gratitude to Our Board of Directors

We are deeply grateful to our Board of Directors for their guidance, expertise, and unwavering support throughout 2025. A special thank you to our outgoing members for their dedication and contributions over the years, and a warm welcome to our incoming members. We're excited to work together to increase and preserve homeownership across Washington.

Saying Farewell

- Rich Zwicker
- Mike Greenberg
- Lindsey Sargent

Thank you for your leadership and lasting impact.

Continuing Board Leaders

- Ali Sheibani, **President**
- Tanya Belova, **Vice President**
- Lee Pierce, **Treasurer**
- Bob Woodard, **Secretary**
- Marc Coté
- Ryan Donohue
- Susan Romei

Welcoming New Board Members

- Titus Davis
- Emily Northrup
- Louis Howard
- Garrett Kalt
- Jacquelynne Sandoval
- Heather Lyons

We look forward to your leadership and partnership.

We'd like to thank all our funding partners for their *generous support.*



**WELLS
FARGO**



2025 WA State Affordable Homeownership Forum

Acknowledgements

Premier Sponsor

- Banner Bank

Event Sponsors

- Civic Commons
- Parkview Services
- Columbia Bank
- Urban League of Metropolitan Seattle

Event Partners

- Homestead CLT
- LISC Puget Sound
- WA State Department of Commerce

Event Contributors

- Community Frameworks
- HomeSight
- Housing Development Consortium
- WA State Housing Finance Commission

Corporation & Foundation Acknowledgements

- Zillow

Donor Acknowledgements

- Alex Schiller
- Allison Schiller
- Bill Conner
- Eric Schiller
- Garrett Kalt
- Kimberly Toskey
- Lee Pierce
- Lindsey Sargent
- Marc Cote
- Mike Greenberg
- Rich Zwicker
- Robert Peterson
- Ryan Donohue
- Susan Romei
- Tanya Belova



I called and spoke to one of your employees. I was inquiring on some homeownership advice and felt very lost and confused about exactly what I needed to ask for and embarrassed because I did not know how to explain what I needed. When I spoke with her, she was so friendly and made me feel very comfortable discussing my situation. She was very understanding and was very positive when I was unsure of questions I was asked. She made me smile throughout our conversation and I felt better about my situation after speaking with her. She is an awesome employee and I appreciate the kindness and concern she showed me.

- WHRC Hotline Caller, Pierce county, WA

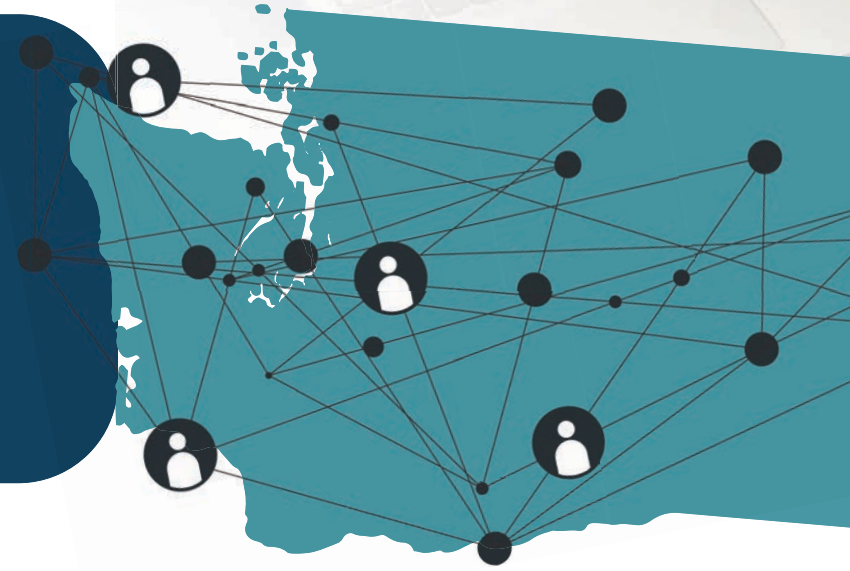
WASHINGTON STATE AFFORDABLE HOMEOWNERSHIP FORUM

Attendance & Impact



194

participants



Our annual forum reached new heights in 2025. Outgrowing the Tukwila Community Center, we **welcomed 194** partners from across Washington.

The June gathering featured **expert panels, engaging speakers, and meaningful conversations** on advancing affordable homeownership across Washington.

“

Expert panels, engaging speakers, and meaningful conversations...



FINANCES

\$ INCOME

Federal Grants	\$555,241.41
State Grants	\$1,139,512.79
Private Grants	\$203,230.45
Contributions	\$8,130
Event Donations	\$15,170
Miscellaneous Income	\$760
Total Income	\$1,922,044.65

\$ EXPENSES

Program	\$1,332,170
Administrative	\$230,543
Fundraising	\$17,466
Total Expenses	\$1,580,179



WHAT'S NEW IN 2026



New Tools. New Resources. More Support for Homeowners.

ENHANCED WEBSITE AND DIGITAL RESOURCES

We are improving our website and expanding digital resources to better support homebuyers and homeowners.

New resource pages will include:

- Homeownership policy and advocacy
- Property tax resources
- Immigrant homeowner supports
- ADU/DADU tools
- Estate and life planning

New features will include:

- Interactive virtual assistant, Holmes
- Blog highlighting affordable homes and assistance programs
- Educational video content

STRATEGIC PARTNERSHIPS

We are creating new ways to engage with our mission, including:

- A partnership packet launching in June 2026
- Expanding legislative advocacy with partners across Washington
- Increasing brand awareness through outreach and marketing
- Continuing partnerships with regional networks, such as the Black Home Initiative

EDUCATION AND OUTREACH

We are expanding education and outreach statewide to support successful homeownership.

- Post-purchase workshops to build confidence and prevent common challenges
- Community events in partnership with our network to deliver resources directly to local communities

ORGANIZATIONAL HEALTH

- Developing our next three-year strategic plan, launching August 2026
- Strengthening quality assurance across our hotline and outreach programs
- Enhancing board onboarding and training, while expanding geographic representation across Washington